

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ERIKA L WRIGHT

Debtor(s)

Case No. 04-43157

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/19/2004.
- 2) The plan was confirmed on 02/04/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/30/2009.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,400.00.
- 10) Amount of unsecured claims discharged without payment: \$28,826.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$27,370.37
Less amount refunded to debtor	\$370.37

**NET RECEIPTS:** **\$27,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,794.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,222.06
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,016.06**

Attorney fees paid and disclosed by debtor: \$406.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	553.00	NA	NA	0.00	0.00
ANDERSON FINANCIAL NETWORK	Unsecured	2,561.00	NA	NA	0.00	0.00
ANESTHESIA ASSOCIATES	Unsecured	26.40	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	39.00	NA	NA	0.00	0.00
AT&T CABLE SERVICES	Unsecured	125.00	NA	NA	0.00	0.00
BARONS CREDITORS SERVICE CORP	Unsecured	352.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	865.00	NA	NA	0.00	0.00
CB USA INC	Unsecured	140.00	140.00	140.00	9.28	0.00
CENTER FOR WOMENS HEALTH CAR	Unsecured	605.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	503.00	502.74	502.74	33.31	0.00
CERTIFIED SERVICES INC	Unsecured	204.00	558.53	558.53	37.01	0.00
CERTIFIED SERVICES INC	Unsecured	129.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	83.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	46.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	47.00	NA	NA	0.00	0.00
COMCAST	Unsecured	192.27	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	52.00	NA	NA	0.00	0.00
CREDITORS ALLIANCE INC	Unsecured	125.00	NA	NA	0.00	0.00
EASTERN COLLECTION CORP	Unsecured	46.46	NA	NA	0.00	0.00
ECMC	Unsecured	17,950.00	36,160.93	36,160.93	2,396.02	0.00
GRAND VISTA AT EMERALD POINTE	Unsecured	2,218.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	514.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	198.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	54.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	169.91	NA	NA	0.00	0.00
KENOSHA MEDICAL CTR CLINIC	Unsecured	122.75	NA	NA	0.00	0.00
KINDER CARE	Unsecured	255.00	NA	NA	0.00	0.00
LIFEWAY CU	Unsecured	4,784.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	192.00	NA	NA	0.00	0.00
MIDLAND FINANCE CO	Unsecured	27.00	NA	NA	0.00	0.00
NORTH SHORE GAS	Unsecured	257.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
OLIVER ADJUSTMENT	Unsecured	892.87	892.87	892.87	59.16	0.00
PELLETTIERI & ASSOC	Unsecured	378.84	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	117.00	117.96	117.96	7.82	0.00
ROCKENBACH CHEVROLET	Unsecured	370.75	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,341.01	1,191.01	1,191.01	78.92	0.00
ROUNDUP FUNDING LLC	Unsecured	1,025.00	1,025.30	1,025.30	67.94	0.00
SANTANDER CONSUMER USA	Unsecured	NA	9,739.42	9,739.42	645.33	0.00
SANTANDER CONSUMER USA	Secured	17,575.00	17,575.00	17,575.00	17,575.00	3,067.35
SBC AMERITECH	Unsecured	283.00	NA	NA	0.00	0.00
TSYS DEBT MANAGEMENT	Unsecured	103.00	102.68	102.68	6.80	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,575.00	\$17,575.00	\$3,067.35
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,575.00</b>	<b>\$17,575.00</b>	<b>\$3,067.35</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$50,431.44</b>	<b>\$3,341.59</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,016.06</u>	
Disbursements to Creditors	<u>\$23,983.94</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$27,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.